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of 164,394 m. on the land sold. Other municipal land was leased in *Erbbaurecht*. The city (Section IV) is still unconvinced that municipal land purchase with sale under restriction will materially improve housing conditions and recognizes that the *Erbbaurecht* has only limited application. J. F.

### Insurance and Pensions

*Accident Prevention and Relief. An Investigation of the Subject in Europe with Special Attention to England and Germany, together with Recommendations for Action in the United States of America.* By F. C. SCHWEDTMANN and J. A. EMERY. (New York: National Association of Manufacturers. 1911. Pp. xxxvi, 481. \$15.)

The authors, members of a committee of the National Association of Manufacturers, spent four months in Europe studying accident compensation. The value of their book is that it gives the employer's point of view on a disputed subject, and in an unusually graphic way portrays the British and German schemes.

In connection with the elaborate description of the German system, containing in general little that is new, are printed translations of letters from many leading German employers and officers of the insurance system. The invariably serene temper of these letters is in impressive contrast to the temper of the pamphlet, recently widely circulated, by the retired president of the Insurance "Senat," and must be reassuring, as few things else can be, to those of our employers whose ideas regarding accident indemnity have hitherto developed chiefly in relation to the proposals of labor leaders and of social reformers. The chapters on the comparative hazard of the farm and of manufacturing (finding agricultural accidents unexpectedly frequent), on prevention of accidents, and on the cost of insurance in different industries, contain matter hitherto not so conveniently accessible in English—unless the extraordinary price of the volume be reckoned an obstacle to its accessibility! The authors have not been perplexed in deciding on the comparative merits of the German and English systems: the latter system after detailed history and description, is characterized as a case of "charitable intervention" (p. 251). In the German system are reflected justice, humanity and a clear national policy.

"While many details of its administration are neither applicable nor desirable, the chief principles of the German system of

accident compensation may be adopted in our respective states by voluntary action or through permissive legislation and in a large degree compelled by statute" (p. 261). Not individual liability but insurance is necessary; and with insurance management there must be an intimate relation of shop management and the supervision of accident prevention. The employer's charge should conform to his accident record. Divergence from the form but not quite from the working of the German system lies in the recommendation that the employees should shoulder a minor part at least of the burden—this in the interest of justice, economy (the discouragement of fraudulent claims), the reduction of risk (the prevention of accidents), and the protection of the American character. The insurance system must apply to all employments and our states must enact substantially uniform laws. To get good laws will take time (no active policy is explicitly recommended.) Meanwhile employers should be encouraged to the adoption of voluntary schemes by laws that abolish the legal defense of employers who do not adopt such schemes.

The generally liberal tone of the book deserves commendation. The only important recommendation to which more radical students may take exception is that employees should pay a premium; and that touches a question, it must be confessed, which has as yet no one answer. Since the book has appeared, the plan for accident and old-age insurance of the United States Brewers' Association has been completed; representatives of the International Union of Brewery Workmen helped to prepare it, and it provides for a substantial contribution from the workmen.

The colored diagrams illustrating the results of the laws of Germany and England are so abundant and so simple that they will be welcomed by persons having use for special aids to instruction if among such persons are any who can afford to buy the book. An index, most elaborate for a brief text so plentifully interspersed with cuts, covers more than a tenth of the volume.

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*La Nationalisation des Assurances.* By ETIENNE BUISSON.  
Les Documents du Socialisme, III. (Paris: Marcel Rivière et Cie. 1911. Pp. 73. 0.75 fr.)

This monograph discusses the important subject of a state